IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Weller et al.

Attorney Docket No.:
VISAP064/P-11702US

Application No.: 09/842,313

Examiner: J. Worjloh

Filed: April 24, 2001

Group: 3685

Title: ONLINE PAYER AUTHENTICATION

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REPLY

Mail Stop Amendnment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

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In response to the Office action dated May 20, 2010, a response to which is due August 20, 2010, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begin on page 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.